

# PAY DAY

Parker Brothers Trademark for its Calendar Game Equipment  
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**Ages 8 to Adult**

## OBJECT

The object is to be the player who has the most cash and savings at the end of the game. The length of the game is decided by the players. With four players, a 3 month game takes about an hour and a 6 month game takes about two hours.

## EQUIPMENT

1 die, 4 playing pieces, a game board, Pay Day money, 16 Deal cards, 79 Mail cards, a Savings and Loan Calculator, 12 Savings and Loan pegs.

## PREPARATION

Determine the number of months to be played. Shuffle the MAIL and DEAL cards separately, and place each pack face down near the board. Each player selects a token and places it on the "Start Here" space. Select one player to be the Banker. This player will also be responsible for the Savings and Loan Calculator. All players receive \$ 325.00 from the Bank.

## THE SAVINGS AND LOAN CALCULATOR

A player may have either a savings account or a loan...but never both at one time. To record a savings or loan transaction, the banker puts a peg in the appropriate S or L section of the player's calculator and adds additional pegs to show the amount of money which is held or lent by the bank. For example: The player with the red marker decides to take out a loan of \$2,500. The banker gives the player the money and then records this transaction by putting a peg in the L (Loan) section of the player's calculator and additional pegs beside both 2000 and 500. On his next turn, the same player decides to increase his loan to \$3,000. The banker gives the player \$500, moves a peg to 3000 and removes the peg at 500.

## LOANS

A loan may be taken out or increased at any time in any even hundred dollar amounts up to \$6,900 total.

A player must pay 20% interest on his outstanding loan balance every time he lands on Pay Day.

In addition to paying the interest, a player may pay off part or all of his loan on Pay Day. Loans may not be paid off at any other time during the month.

## SAVINGS

Players may start or add to their savings only on Pay Day. Players may withdraw all or part of their savings only on Pay Day.

A player receives 10% interest on the balance in his savings account everytime he lands on Pay Day. For easy calculation of interest on savings or loans refer to the Interest Table. Remember: A player may have either a savings account or a loan...but never both at the same time.

## THE PLAY

One player is selected to go first. He rolls the die and moves his token the number of days indicated, starting with Monday the 1st and moving through the calendar, week by week, to "Pay Day." Each player must follow the instructions pertaining to the day on which his token lands. Some of the instructions are on the calendar itself, while more detailed instructions are outlined below. A player's turn ends when he has followed the instructions for the day on which he has landed. Play then passes to the player on his left.

# SPECIAL INSTRUCTIONS FOR EACH DAY:

## MAIL

1. Draw from the stack of mail cards the number of cards indicated on the mailbox space. All postcards and advertising come free of charge and are immediately discarded.

*Note:* All discarded mail is placed in a discard pile away from the regular mail stack. When the mail stack is depleted, shuffle the discard pile and reuse.

2. "Insurance" cards must be purchased or discarded immediately. If purchased, the "Insurance" card is held by its owner throughout the game and cancels only the type of bills *specified* which are received after the purchase is made.

3. A player keeps all his bills, except those cancelled by "Insurance," until he lands on Pay Day. At that time he must pay and discard them.

## SPECIAL MAIL CARDS:

LOTTERY TICKET: comes free of charge and may be cashed in at the bank *only* if you land on "Lottery Draw" during the month in which the ticket was received. All your "Lottery Tickets" may be redeemed if you land on "Lottery Draw," but must be discarded at the end of the month if not used.

SWELLFARE: (You are in debt if your loan, plus loan interest due, plus bills are greater than you cash.) If you are in debt you may gamble up to \$100.00 and receive from the bank 10 times the amount of the bet if you roll five or six. If you roll other numbers, amount you have bet goes into the pot.

## SPECIAL SPACES ON THE BOARD:

### DAYLIGHT SAVINGS TIME

Each player in turn, starting with the player who landed there, moves his token back one space and follows the instructions as in a regular turn.

*Note:* If your token is on the "Start" space when another player lands on "Daylight Savings," simply collect another \$325.00 and leave your token on "Start." (A player on Monday the 1st shall move back to "Start" with no further consequences.) The "Daylight Savings" process takes place only once on any turn and should not be repeated if a player lands there as a result of another player having landed there first.

## DEALS

1. Draw the top card from the "Deal" stack. You have the option of purchasing the "Deal" for the indicated cost *immediately* or returning the card to the bottom of the stack. (You may take out a loan to pay for the deal.) The "Deal" is held until you land on "Buyer" at any time during the balance of the game. A "Deal" card has no value if it remains unsold at the end of the game.

2. *Important:* Whenever a "Deal" is purchased, *all* players have a chance to win the "Commission" indicated on the "Deal" card. Each player in turn rolls the die, with the highest roller collecting the "Commission" from the bank.

## BUYER

If you have one or more "Deal" cards, collect from the bank the "value" indicated on any *one* of them and return that card, face down, to the bottom of the "Deal" pack.

## TOWN ELECTION

All players must contribute. If you do not have the cash, you must withdraw from your savings, or take out or increase a loan. The next player to roll a six during the course of the game wins the Pot (including any "Swellfare" money that may already be in there).

## POKER GAME

Each player has the option of placing \$100.00 on the board. All poker game participants roll the die and the highest roller collects all the money.

## PAY DAY

Stop here, regardless of additional counts on the die. When you reach "Pay Day," go through the following steps in this order:

1. Collect your monthly wages of \$325.00.
2. Collect 10% interest on your savings account or pay 20% interest due on your loan.
3. Pay all bills you have received during the month and place them in the discarded mail pile. If you do not have enough cash you must withdraw money from your savings account. If you do not have a savings account you must take out or increase a loan. The banker must show these changes in you section of the savings and loan calculator.
4. OPTION: you may pay off all or any part of your loan in \$100.00 amounts. You may remove money from your savings without paying a fine.
5. Discard any unused Lottery Tickets. At the end of the *last month of play* you must also discard all "Deal" cards.
6. Have banker note what month you are starting. Place your token on the "Start" position unless you have completed your last month of play. If you are continuing, start off again on your next turn.

### **BANKRUPTCY**

If a player has a loan balance of \$6900 and is still unable to pay his bills and interest at the end of the month, he must auction his "Deal" or "Insurance" cards to raise money from the other players. However, if the remaining players do not wish to bid on his "Deals" or "Insurance," the player may return them to the board and receive from the Bank the cost value for each card. If after taking these steps a player is still unable to meet his obligations, he must retire from the game.

### **WINNING THE GAME**

Once a player has completed his last month he retires from the game. Play continues until all players have completed the proper number of months. When the last player has completed his final month of play, each player totals his cash (after all bills have been paid up) and adds his saving or subtracts his loans. The player having the greatest total is the sinner. If all players are in debt, the player who is least in debt is the winner!

We will be glad to answer inquiries concerning these rules. Parker Brothers, P.O. Box 900, Salem, Mass. 01970.